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About the Home Preservation Center (HPC)

The Home Preservation Center (HPC) is an invaluable local resource for Merrimack Valley homeowners experiencing difficulty in meeting their mortgage payments. The HPC provides group foreclosure education workshops, one-on-one foreclosure prevention counseling, budget counseling, post purchase education and access to additional resources.

“Our goal is to help homeowners to help themselves. By believing in them and fighting for them, we can empower people to take control of their lives again. We work hard for them and set them on the right path, giving them as many tools as we can to help them succeed.”

As a “one-stop center”, CBA brings together foreclosure services by CBA and Community Teamwork Inc. under one roof at 450 Merrimack St. in downtown Lowell. The center’s primary goal is to keep people in their homes – preserving not only the individuals and families affected, but also strengthening the local and regional economy.

Foreclosure can happen to anyone, regardless of socio-economic status, demographics or type of mortgage. Millions of people across the United States have trouble with their mortgages every year. The HPC, a federally funded counseling center, provides free counseling and other services to homeowners facing foreclosure. If you are worried about your mortgage, acting quickly is the best strategy to prevent the loss of your home.

Stop by the Lowell branch of the HPC, located at 450 Merrimack Street, Lowell, MA 01854 (across from the Pollard Memorial Library), or call Wen at 978-970-0600, ext. 1 to learn more about your options.

To learn more foreclosure prevention resources, please visit [NeighborWorks America Foreclosure Resources](#) and [CBA's Foreclosure Fact Sheet](#).

History

CBA founded the Home Preservation Center in 2007, as the first spike in foreclosures hit the Greater Lowell communities hard. CBA had been providing foreclosure prevention counseling on a small scale, but when the demand for services quadrupled, CBA reached out to Community Teamwork and Lawrence CommunityWorks with a collaborative model to work more productively and efficiently to address the foreclosure crisis. As a result, CBA’s opened its one-stop center, the Home Preservation

Center, in Lowell and became a partner in the Home Preservation Coalition of the Merrimack Valley, a collaboration of agencies serving the entire Merrimack Valley region. In 2008, the Lowell branch of the HPC served 150 households, and in 2009, the center served approximately 400 households.

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